

MED121QW

In dollar terms, how much advertising space did your fund book (directly or indirectly through a broker or agent) in the second half of 2020 that was unused on:

- a. radio?
- b. television?
- c. print?

RESPONSE

Media Super did not have any booked and unused space in the second half of 2020 for any of the above media.

MED122QW

In minutes, how much advertising space did your fund book (directly or indirectly through a broker or agent) in the second half of 2020 that was unused on:

- a. radio?
- b. television?
- c. print?

RESPONSE

Media Super did not have any booked and unused space in the second half of 2020 for any of the above media.

MED123QW

Please complete the table for the last five financial years outlining your financial contribution to Industry Super Australia.

Financial year

2015/ 2016

2016/ 2017

2017/ 2018

2018/ 2019

2019/ 2020

Contribution (\$)

RESPONSE

All marketing expenses are listed in our annual report/s, which is available [here](#).

MED124QW

What is your current policy on whether your funds are permitted to invest in:

- a. residential property?
- b. Build-to-Rent housing?
- c. social housing?

RESPONSE

Currently, Media Super has no such policies in effect. The Media Super Fund is permitted to invest in all sectors of the Property market (as it is permitted to invest in all sectors of the Australian equities market). It is policy that all investments undergo a comprehensive due diligence assessment as part of the Fund's onboarding process.

MED125QW

What data do you have on the home ownership rates of fund members?

RESPONSE

Media Super does not collect or store data on the home ownership rates of the Fund's members.

MED126QW

Have you ever:

- a. completed internal research that includes retirement outcomes for fund members who own their home in retirement, compared to those who do not?
- b. commissioned external research that includes retirement outcomes for fund members who own their home in retirement, compared to those who do not?

RESPONSE

Media Super has not commissioned or completed any research along these lines.

MED127QW

For the last five financial years, please complete the table for the average return on all your investments.

RESPONSE

Investment return information forms part of regular APRA reporting. This can be found at: [Annual fund-level superannuation statistics | APRA](#)

The APRA Annual Fund Level Statistics Backseries covering the 2015-2019 financial years can be found [here](#).

MED128QW

For the last five financial years, please complete the table for investments across all your funds in all forms of residential property:

- a. in nominal value
- b. as a share of your total portfolio
- c. the average return on investment.

RESPONSE

Media Super has not explicitly invested in residential property over the last five financial years.

Media Super's exposure to the Property asset class is managed via external investment managers.

MED129QW

For the last five financial years, please complete the table for investments across all your funds in Build-to-Rent property:

- a. in nominal value
- b. as a share of your total portfolio
- c. the average return on investment

RESPONSE

Media Super has not explicitly invested in Build-to-Rent property over the last five financial years.

Media Super's exposure to the Property asset class is managed via external investment managers.

MED130QW

For the last five financial years, please complete the table for investments across all your funds in social housing property:

- a. in nominal value
- b. as a share of your total portfolio
- c. the average return on investment.

RESPONSE

Media Super has not explicitly invested in social housing over the last five financial years.

Media Super's exposure to the Property asset class is managed via external investment managers.

MED131QW

Please outline your policy on:

- a. Fund members using their superannuation fund for a deposit to buy their first home.
- b. Retirees using their superannuation to:
 - i. renovate their home
 - ii. pay rent

RESPONSE

The fund complies with relevant government policy and regulations with respect to the early release of superannuation, including the First Home Super Saver Scheme. The fund's goal is to help our members achieve a comfortable retirement - we do not have a policy on how members (including retirees) spend their money.

MED132QW

Within your fund, what percentage of retirees in each of the last five financial years used their superannuation to:

- a. renovate their home?
- b. clear their remaining mortgage?

RESPONSE

Media Super members are not asked for, and do not provide, reasons for requesting payment of their superannuation (note that per Australian Privacy Principle 3.1, an agency may only may only solicit and collect personal information that is reasonably necessary for, or directly related to, one or more of its functions or activities).

MED133QW

Insurance premiums

- a) Have you ever deducted insurance premiums from fund members for insurance policies that they are not covered by?
- b) Have you ever completed an audit to identify if insurance premiums have been deducted from fund members for insurance policies that they are not covered by?

RESPONSE

- a) In some individual cases, information has been obtained subsequent to the commencement of cover that shows members were not in fact eligible for that cover (e.g. immigration status, extended overseas residency, previous successful total & permanent disablement claim). Cover was then cancelled from commencement and all premiums refunded.
- b) No audit performed. Relevant information as noted above is actioned on receipt and is not otherwise collected and recorded in the membership database.

MED134QW

Material distributed to members

- a. Have you ever distributed materials to members that state and/or suggest that:
 - i. members have coverage under insurance policies that they do not have?
 - ii. members are required to keep a minimum balance in their superannuation fund?
 - iii. their employer may be unwilling to contribute to another superannuation fund?
 - iv. members require a statement of any kind from their employer to move away from your fund?

- b. Have you ever completed an audit of materials distributed to members that state and/or suggest that members have coverage under insurance policies that they do not have?

- c. Have you ever completed an audit to establish whether you have distributed materials to members that state and/or suggest that:
 - i. they are required to keep a minimum balance in their superannuation fund?
 - ii. their employer may be unwilling to contribute to another superannuation fund?
 - iii. they require a statement of any kind from their employer to move away from your fund?

RESPONSE

- a.
 - i. Refer to MED133QW. Members would have received annual statements etc. showing insured benefits prior to identification and correction as described.

 - ii. No, except - per current rules - members commencing a transition to retirement pension with Media Super must retain a minimum of \$500 in their Media Super (accumulation) account, and members requesting lump sum payments from their Media Super retirement pension must retain a minimum of \$2,000 plus the amount of the minimum pension payments remaining for the financial year (to ensure the legislated minimum pension is paid as required).

 - iii. No.

 - iv. No.

- b. Materials issued to members are tested when developed to ensure they accurately reflect administration records - refer to ai. & MED133QW.

- c.
 - i. All member communications are reviewed to ensure they are compliant and do not provide false or misleading information to members and reflect fund rules (no minimum balance except as noted per a).

 - ii. No reference to requirements for employers.

 - iii. No reference to requirements for employers.